

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 12-11264-BFK
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Won Cyo Jung
13968 Rockland Village Dr.
Chantilly, VA 20151

Mi Soon Jung
13968 Rockland Village Dr.
Chantilly, VA 20151

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-7419

Joint Debtor: xxx-xx-6679

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Won Cyo Jung and Mi Soon Jung are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: June 11, 2012

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Won Cyo Jung
 Mi Soon Jung
 Debtors

Case No. 12-11264-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: admin
 Form ID: B18

Page 1 of 3
 Total Noticed: 32

Date Rcvd: Jun 12, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2012.

db/jdb
 cr
 +Won Cyo Jung, Mi Soon Jung, 13968 Rockland Village Dr., Chantilly, VA 20151-2988
 BBCN Bank, Successor by Merger to Center Bank, Steven L. Higgs, P.C.,
 c/o Steven L. Higgs, Esq., 9 Franklin Road, S.W., Roanoke, VA 24011-2403
 10999868 +American Coradius International LLC, 35A Rust Lane, Boerne, TX 78006-8202
 10999871 Bank of America, PO Box 982235, El Paso, TX 79998-2235
 10999872 +Cach, LLC, 4340 S. Monaco St. 2nd Floor, Denver, CO 80237-3408
 10999873 +Center Bank, 3435 Wilshire Blvd Suite 700, Los Angeles, CA 90010-2036
 10999875 CurtisCentreLLC & GimbertPropertiesLLC, Curtis Property Management Corp, 3701 Barnabas Road,
 Suitland, MD 20746
 10999876 #+David Jeong, 6806 Stone Maple Terrace, Centreville, VA 20121-5735
 10999877 +Edward B. Kang And Marge H. Kang, 6211 Gooding Pond Ct., Burke, VA 22015-4047
 10999879 FIA Card Services, PO Box 982235, El Paso, TX 79998-2235
 10999880 +Frederick J. Hanna & Associatse, P.C., 1427 Rosewell Road, Marietta, GA 30062-3668
 10999884 ++HYUNDAI MOTOR FINANCE COMPANY, PO BOX 20809, FOUNTAIN VALLEY CA 92728-0809
 (address filed with court: Hyundai Motor Finance, 10550 Talbert Ave,
 Fountain Valley, CA 92708)
 10999883 +Hye Soon Jeong, 7704 Donnybrook Ct #102, Annandale, VA 22003-4748
 10999885 +Jung Ho Lee And Eun Joo Lee, 13543 Stargazer Ter., Centreville, VA 20120-5005
 10999886 +Law Firm Of Allan C. Smith, P.C., The Bucks County Office Center,
 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597
 10999888 +Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 10999889 +PNC Bank, Cardmember Services, Po Box 6371, Fargo, ND 58125-6371
 10999890 +Rubenstein And Cogan, 12 South Summit Ave #250, Gaithersburg, MD 20877-2092
 10999891 +Steven L. Higgs, P.C., 9 Franklin Road, S.W., Roanoke, VA 24011-2403
 10999892 +Suntrust Bank, PO Box 79079, Baltimore, MD 21279-0079
 10999894 +Tae Hwan Kim And Chong A. Kim, 13147 Copper Brook, Herndon, VA 20171-3064

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10999882 EDI: HNDA.COM Jun 13 2012 01:48:00 Honda Financial Services,
 8601 McAlpine Park Drive, Suite 230, Charlotte, NC 28211-6305
 10999867 +EDI: GMACFS.COM Jun 13 2012 01:48:00 Ally, Automotive Financing, PO Box 380901,
 Bloomington, MN 55438-0901
 11194083 +EDI: ATLASACQU.COM Jun 13 2012 01:48:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 10999870 EDI: BANKAMER2.COM Jun 13 2012 01:48:00 Bank of America, PO Box 15184,
 Wilmington, DE 19850-5184
 10999869 EDI: BANKAMER.COM Jun 13 2012 01:48:00 Bank of America, PO Box 15026,
 Wilmington, DE 19850-5026
 10999874 +EDI: CITICORP.COM Jun 13 2012 01:48:00 Citi, PO Box 22060, Tempe, AZ 85285-2060
 10999878 +EDI: BANKAMER.COM Jun 13 2012 01:48:00 FIA Card Services, PO Box 15026,
 Wilmington, DE 19850-5026
 10999881 +EDI: RMSC.COM Jun 13 2012 01:48:00 GE Money Bank, Attn. Bankruptcy Department,
 PO Box 103104, Roswell, GA 30076-9104
 10999887 +EDI: NESF.COM Jun 13 2012 01:48:00 National Enterprise Systems, 29125 Solon Road,
 Solon, OH 44139-3442
 10999893 +EDI: STF1.COM Jun 13 2012 01:48:00 Suntrust Bank, PO Box 85041, Richmond, VA 23285-5041
 10999895 +EDI: WFFC.COM Jun 13 2012 01:48:00 Wells Fargo, WF Business Direct, PO Box 348750,
 Sacramento, CA 95834-8750

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0422-9

User: admin
Form ID: B18

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Total Noticed: 32

Date Rcvd: Jun 12, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-9

User: admin
Form ID: B18

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Total Noticed: 32

Date Rcvd: Jun 12, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2012 at the address(es) listed below:

Daniel M. Press on behalf of Debtor Won Cyo Jung dpress@chung-press.com, pressdm@gmail.com
Klinette H. Kindred kkindred@tbrclaw.com, asemerjian@tbrclaw.com; kkindred@ecf.epiqsystems.com
Steven L. Higgs on behalf of Creditor BBCN Bank, Successor by Merger to Center Bank
higgs@higgslawfirm.com, vest@higgslawfirm.com

TOTAL: 3